



CTSI
Serving Colorado's Counties
County Technical Services, Inc.
800 Grant St., Suite 400
Denver, CO 80203



Tenant Users Liability Insurance Program (TULIP)



Administered by
County Technical Services, Inc.

*CTSI proudly offers the special events
policy through CAPP's broker to protect
your county and its assets.*

The Problem

Requests to use county facilities by the public are common. While the county itself is covered through CAPP, entities other than the county which utilize county facilities are not. This opens up the possibility for the county to become entangled in litigation.

The CTSI Solution

Using the clout pooling gives members of CTSI administered pools, CTSI offers a Tenant Users Liability Insurance Program (TULIP) to provide special events coverage. This coverage is designed to protect the individuals and organizations who use your facilities for special events from liability for injuries or damage to property suffered by third parties. It provides a \$1 million limit of liability per occurrence, and there is no deductible.

Two key reasons why you should encourage tenant users to purchase this coverage are:

- Easy access—this program is a good source of coverage (except for some exclusions).
- This coverage protects the county and the integrity of CAPP by preventing the county from becoming a “deep pocket” source involving a claim against other users of county facilities.

Daily Rates

The schedule of risk classifications and daily rates are available through CAPP’s Broker, Arthur J. Gallagher & Co – Denver. Our broker is more than happy to provide estimates on what coverage for a specific event would be, followed by an exact cost figure. The tenant can then pay the county, and a certificate of insurance can be issued prior to the event.

Gather the following information to assist in preparing a TULIP policy or estimate:

- Type of event
- Event sponsor
- Location of event
- Date(s) of event
- Estimate maximum number of spectators/attendees per day
- Is alcohol to be served?

Coverage and Limits

Coverage limits of \$1 million are available for products/operations, including liability for bodily injury and property damage. The policy will pay those sums that the insured (the tenant user) becomes legally obligated to pay as damages because of bodily injury or property damage to which this insurance applies. The policy does not provide medical expense coverage and does not cover injury to event participants.

Coverage includes:

- Premises operations
- Products/completed operations
- Contractual liability (for insured contracts)
- Broad form property damage
- Personal injury liability
- Limits exclude cost of defense (cost of defense is in addition to the limit of liability for any coverage)

Excluded Events

- Circuses and carnivals
- Mechanical amusement devices
- Motorized sporting events
- Tractor truck pulls
- Aircraft and balloon events
- Professional sporting events
- Pyrotechnical uses
- Rap and/or heavy metal concerts
- Swimming pool facilities or events

For More Information

For a quote, contact Nicole Schlueter at Arthur J. Gallagher & Co., 1-800-333-3231 or 303-889-2614. CTSI is also available to help answer your questions at 303-861-0507, or visit our web site at www.ctsi.org.